Amendments to the Claims:

This listing of claims will replace all prior versions, and listing, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): An apparatus comprising:

a substrate;

a magnetic field generator disposed within the substrate, wherein the magnetic field generator normally inactive and comprises a magnetic stripe either mounted on the substrate or disposed within the substrate, one or more induction coils disposed within the substrate underneath a length of the magnetic stripe and a ~~controller~~ control circuit disposed within the substrate that is connected to the one or more induction coils and operable to generate a ~~spatially varying or~~ time-varying magnetic signal via the one or more induction coils and the magnetic stripe;

a biometric sensor mounted on the substrate;

a memory disposed within the substrate;

a processor disposed within the substrate and communicably coupled to the magnetic field generator, the biometric sensor and the memory, wherein the processor is operable to process biometric information received from the biometric sensor to verify that a user is authorized to use the apparatus and activate the magnetic field generator when the user is verified; and

a power source disposed within the substrate and electrically connected to the magnetic field generator, the biometric sensor and the processor.

Claim 2 (canceled)